



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [NORTHERN TRUST CORPORATION](#)

City/State [CHICAGO, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [163,924,120](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NORTHERN TRUST CORPORATION](#)
[50 SOUTH LA SALLE STREET](#)
[CHICAGO, IL 60603](#)

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Summary Ratios

	03/31/2021	03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	152,605,275	123,818,337			136,098,123			117,493,571			123,335,366		
Net income (\$000)	375,151	360,643			1,209,310			1,492,216			1,556,367		
Number of BHCs in peer group	133	123			128			125			118		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.91	2.67	4	1.34	2.94	6	1.09	2.77	6	1.46	3.01	8	1.35	3.08	7
+ Non-interest income	3.29	1.13	94	3.85	1.12	95	3.42	1.21	92	3.74	1.32	91	3.52	1.31	93
- Overhead expense	2.96	2.28	85	3.48	2.68	84	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80
- Provision for credit losses	-0.08	-0.12	48	0.16	0.88	12	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6
+ Securities gains (losses)	0	0.01	32	0	0.03	8	0	0.02	5	0	0.01	21	0	0	33
+ Other tax equivalent adjustments	0	0	48	0	0	77	0	0	48	0	0	42	0	0	89
= Pretax net operating income (tax equivalent)	1.32	1.78	18	1.52	0.64	88	1.22	1.04	62	1.68	1.56	59	1.62	1.57	52
Net operating income	0.98	1.36	17	1.17	0.48	89	0.89	0.81	55	1.27	1.19	54	1.26	1.24	49
Net income	0.98	1.35	17	1.17	0.48	89	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.01	3.18	2	1.91	4.09	4	1.34	3.55	4	2.35	4.41	2	2.06	4.24	1
Interest expense	0.03	0.29	2	0.43	0.85	12	0.16	0.52	6	0.76	1.08	29	0.61	0.86	29
Net interest income (tax equivalent)	0.98	2.88	4	1.48	3.24	6	1.18	3.01	6	1.59	3.33	8	1.45	3.38	6
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.16	8	0.01	0.27	9	0.01	0.27	6	0	0.21	4	0	0.22	10
Earnings coverage of net loan and lease losses (X)	-496.55	25.70	2	714.91	17.23	98	547.21	22.91	96	-2,622.41	24.40	1	1,798.22	21.75	98
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.48	1.49	4	0.39	1.32	8	0.56	1.58	6	0.33	0.83	9	0.35	0.90	7
Allowance for loan and lease losses / Total loans and leases	0.48	1.47	4	0.39	1.30	9	0.56	1.55	6	0.33	0.81	9	0.35	0.89	8
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.70	22	0.28	0.63	15	0.39	0.71	23	0.28	0.57	17	0.36	0.61	26
30-89 days past due loans and leases / Total loans and leases	0.33	0.33	62	0.38	0.52	34	0.29	0.39	45	0.28	0.43	37	0.47	0.44	62
Liquidity and Funding															
Net noncore funding dependence	33.04	-0.51	94	28.98	14.37	83	19.62	3.20	87	32.60	14.45	88	36.59	16.62	89
Net short-term noncore funding dependence	-88.85	-6.88	2	-87.80	4.94	4	-125.56	-4.76	2	-75.05	3.38	2	-75.49	4.66	5
Net loans and leases / Total assets	20.85	60.99	2	23.31	64.23	7	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7
Capitalization															
Tier 1 leverage ratio	6.94	9.15	4	8.12	9.43	10	7.60	9.13	9	8.66	9.76	18	7.97	9.71	8
Holding company equity capital / Total assets	6.99	10.72	5	6.73	11.64	4	6.88	11.16	4	8.11	12.43	6	7.95	12.22	2
Total equity capital (including minority interest) / Total assets	6.99	10.85	2	6.73	11.80	2	6.88	11.29	3	8.11	12.57	4	7.95	12.27	2
Common equity tier 1 capital / Total risk-weighted assets	11.96	12.57	43	11.68	11.64	55	12.83	12.38	62	12.70	12.17	69	12.87	12.12	71
Net loans and leases / Equity capital (X)	2.98	5.73	5	3.46	5.59	10	2.87	5.58	7	2.82	5.21	9	3.08	5.29	10
Cash dividends / Net income	43.85	23.13	85	46.52	81.34	34	52.66	42.30	66	41.03	33.12	65	31.20	27.31	55
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	1.37	16.49	11	32.69	11.31	91	24.25	16.68	73	3.49	9.26	33	-4.60	7	3
Equity capital	5.32	9.13	40	2.48	5.70	38	5.39	6.99	46	5.54	10.49	34	2.86	7.89	37
Net loans and leases	-9.32	7.22	6	23.55	9.91	86	7.23	9.07	50	-3.31	9.10	3	-0.26	7.89	10
Noncore funding	2.73	-25.09	83	26.08	16.35	73	24.29	-12.18	88	-4.01	6.59	33	0.84	10.67	31
Parent Company Ratios															
Short-term debt / Equity capital	4.36	0.52	90	4.59	0.88	86	4.27	0.77	87	4.51	1.02	84	0	1.14	37
Long-term debt / Equity capital	31.35	11.33	87	28.45	12.46	80	30.72	13.56	82	27.90	13.04	77	29.59	13.37	79
Equity investment in subsidiaries / Equity capital	94.19	102.85	11	94.95	103.91	8	94.32	102.81	10	86.23	103.22	3	93.23	103.10	10
Cash from ops + noncash items + op expense / Op expense + dividends	130.05	98.58	64	547.65	176.81	93	223.11	147.24	83	281.11	190.27	80	228.59	174.91	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	171,998	250,179	774,601	1,153,202	1,099,149	-31.25	-13.40
Income from lease financing receivables.....	-154	34	-5	80	1,932		
Fully taxable income on loans and leases.....	169,597	244,309	760,185	1,123,831	1,070,729	-30.58	-14.51
Tax-exempt income on loans and leases.....	2,247	5,904	14,411	29,451	30,352	-61.94	2.74
Estimated tax benefit on income on loans and leases.....	5,727	7,483	31,273	31,421	36,380	-23.47	33.89
Income on loans and leases (tax equivalent).....	177,571	257,696	805,869	1,184,703	1,137,461	-31.09	-13.31
Investment interest income (tax equivalent).....	172,635	238,151	803,955	1,059,393	901,566	-27.51	65.90
Interest on balances due from depository institutions.....	2,676	36,510	52,946	256,898	279,873	-92.67	-93.95
Interest income on other earning assets.....	3,622	4,891	15,028	31,688	43,728	-25.95	-29.24
Total interest income (tax equivalent).....	356,504	537,248	1,677,798	2,532,682	2,362,628	-33.64	-0.48
Interest on time deposits of \$250K or more	1,328	3,662	14,163	13,157	7,031	-63.74	
Interest on time deposits < \$250K.....	190	905	2,351	3,002	769	-79.01	
Interest on foreign office deposits	-18,621	25,845	-15,605	312,024	294,798		
Interest on other deposits	3,673	30,465	47,492	160,755	82,000	-87.94	28.38
Interest on other borrowings and trading liabilities.....	17,857	51,855	125,260	294,816	270,800	-65.56	6.74
Interest on subordinated debt and mandatory convertible securities	5,315	8,396	26,604	38,268	43,275	-36.70	0.09
Total interest expense.....	9,742	121,128	200,265	822,022	698,673	-91.96	-77.96
Net interest income (tax equivalent).....	346,762	416,120	1,477,533	1,710,660	1,663,955	-16.67	10.43
Non-interest income.....	1,254,376	1,192,647	4,659,124	4,396,911	4,339,041	5.18	42.18
Adjusted operating income (tax equivalent)	1,601,138	1,608,767	6,136,657	6,107,571	6,002,996	-0.47	33.84
Overhead expense.....	1,128,534	1,077,631	4,381,044	4,138,099	4,022,861	4.72	36.51
Provision for credit losses.....	-30,000	49,551	92,767	-8,771	-17,544		
Securities gains (losses)	0	-35	-401	-1,358	-1,046		-100.00
Other tax equivalent adjustments	0	1	0	0	2,413	-100.00	
Pretax net operating income (tax equivalent).....	502,605	469,126	1,661,978	1,976,885	1,999,046	7.14	37.52
Applicable income taxes	120,822	100,422	418,322	451,892	401,461	20.31	2.88
Tax equivalent adjustments	6,632	8,061	34,346	32,777	41,218	-17.73	6.01
Applicable income taxes (tax equivalent).....	127,454	108,483	452,668	484,669	442,679	17.49	3.04
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	375,151	360,643	1,209,310	1,492,216	1,556,367	4.02	55.17
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	375,151	360,643	1,209,310	1,492,216	1,556,367	4.02	55.17
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	375,151	360,643	1,209,310	1,492,216	1,556,367	4.02	55.17
Investment securities income (tax equivalent).....	172,635	238,151	803,955	1,059,393	901,566	-27.51	65.90
US Treasury and agency securities (excluding mortgage-backed securities)	15,563	37,672	106,349	189,235	171,478	-58.69	-24.01
Mortgage-backed securities	81,969	117,622	393,400	515,907	402,692	-30.31	94.59
All other securities	75,103	82,857	304,206	354,251	327,396	-9.36	81.15
Cash dividends declared.....	164,491	167,778	636,807	612,265	485,519	-1.96	83.21
Common	148,291	148,654	592,083	565,865	439,119	-0.24	76.68
Preferred.....	16,200	19,124	44,724	46,400	46,400	-15.29	176.92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.93	2.96	2	1.74	3.72	3	1.23	3.27	4	2.16	4	3	1.92	3.87	2
Less: Interest expense	0.03	0.27	1	0.39	0.78	12	0.15	0.48	6	0.70	0.98	31	0.57	0.79	30
Equals: Net interest income (tax equivalent)	0.91	2.67	4	1.34	2.94	6	1.09	2.77	6	1.46	3.01	8	1.35	3.08	7
Plus: Non-interest income	3.29	1.13	94	3.85	1.12	95	3.42	1.21	92	3.74	1.32	91	3.52	1.31	93
Equals: adjusted operating income (tax equivalent)	4.20	3.87	71	5.20	4.12	90	4.51	4.04	76	5.20	4.41	82	4.87	4.46	73
Less: Overhead expense	2.96	2.28	85	3.48	2.68	84	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80
Less: Provision for credit losses	-0.08	-0.12	48	0.16	0.88	12	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	2	0	0	5
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	8	0	0.02	5	0	0.01	22	0	0	33
Plus: other tax equivalent adjustments	0	0	48	0	0	77	0	0	48	0	0	42	0	0	89
Equals: Pretax net operating income (tax equivalent)	1.32	1.78	18	1.52	0.64	88	1.22	1.04	62	1.68	1.56	59	1.62	1.57	52
Less: Applicable income taxes (tax equivalent)	0.33	0.40	27	0.35	0.16	85	0.33	0.23	79	0.41	0.36	65	0.36	0.33	56
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.98	1.36	17	1.17	0.48	89	0.89	0.81	55	1.27	1.19	54	1.26	1.24	49
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.98	1.35	17	1.17	0.48	89	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49
Memo: Net income (last four quarters)	0.85	1.07	26	1.27	0.98	75	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49
Net income—BHC and noncontrolling (minority) interest	0.98	1.37	15	1.17	0.49	89	0.89	0.83	55	1.27	1.20	54	1.26	1.25	49
Margin Analysis															
Average earning assets / Average assets	92.28	93.08	39	90.71	91.24	45	91.67	92.32	41	91.76	91.05	60	93.18	91.48	71
Average interest-bearing funds / Average assets	69.33	62.97	77	83.86	66.92	94	77.26	64.06	87	77.69	65.57	86	76.22	65.56	84
Interest income (tax equivalent) / Average earning assets	1.01	3.18	2	1.91	4.09	4	1.34	3.55	4	2.35	4.41	2	2.06	4.24	1
Interest expense / Average earning assets	0.03	0.29	2	0.43	0.85	12	0.16	0.52	6	0.76	1.08	29	0.61	0.86	29
Net interest income (tax equivalent) / Average earning assets	0.98	2.88	4	1.48	3.24	6	1.18	3.01	6	1.59	3.33	8	1.45	3.38	6
Yield or Cost															
Total loans and leases (tax equivalent)	2.08	4.05	2	3.19	4.74	2	2.41	4.27	2	3.82	5.09	4	3.55	4.95	4
Interest-bearing bank balances	0.02	0.10	5	0.31	1.16	6	0.11	0.27	3	0.75	2.04	7	0.70	1.64	4
Federal funds sold and reverse repos	0.27	0.26	68	0.97	1.34	31	0.32	0.68	39	2.11	2.44	40	2.22	2.17	61
Trading assets	0	0.39	55	0	0.75	49	0	0.60	48	0	0.99	43	0.01	1.11	39
Total earning assets	0.99	3.15	2	1.88	4.05	2	1.32	3.51	4	2.32	4.36	3	2.02	4.20	1
Investment securities (tax equivalent)	1.18	1.84	6	1.90	2.60	6	1.50	2.25	5	2.14	2.76	3	1.81	2.68	0
US Treasury and agency securities (excluding mortgage-backed securities)	1.10	1.30	40	1.96	2.31	38	1.46	1.75	35	2.24	2.32	52	1.96	2.05	46
Mortgage-backed securities	1.44	1.60	37	2.18	2.49	14	1.83	2.05	25	2.54	2.61	41	2.15	2.50	11
All other securities	0.98	2.93	6	1.55	3.62	5	1.17	3.24	2	1.71	4.06	3	1.45	4.20	0
Interest-bearing deposits	-0.06	0.26	2	0.32	0.90	5	0.06	0.53	1	0.68	1.10	20	0.52	0.81	22
Time deposits of \$250K or more	0.77	0.82	49	2.15	1.83	78	1.56	1.42	59	2.25	1.96	71	1.24	1.44	31
Time deposits < \$250K	0.33	0.78	5	1.33	1.69	20	0.92	1.36	15	1.07	1.82	11	0.24	1.29	4
Other domestic deposits	0.05	0.17	14	0.50	0.71	28	0.19	0.36	17	0.92	0.93	52	0.52	0.67	39
Foreign deposits	-0.11	0.13	7	0.19	0.79	14	-0.03	0.42	7	0.57	1.19	13	0.50	0.97	31
Federal funds purchased and repos	0.06	0.18	25	0.57	1.14	21	0.35	0.62	33	2.27	1.86	71	1.90	1.51	66
Other borrowed funds and trading liabilities	0.83	1.38	33	1.68	1.90	38	1.08	1.50	31	2.18	2.38	38	2.05	2.28	38
All interest-bearing funds	0.04	0.42	2	0.47	1.15	7	0.19	0.74	1	0.90	1.49	17	0.74	1.19	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018						
Non-interest Income and Expenses														
Total non-interest income	1,254,376		1,192,647		4,659,124		4,396,911		4,339,041					
Fiduciary activities income	1,063,709		1,003,617		3,995,013		3,852,064		3,753,653					
Service charges on deposit accounts - domestic	12,836		12,533		51,325		51,717		60,387					
Trading revenue.....	81,679		99,885		312,742		263,860		405,528					
Investment banking fees and commissions.....	31,809		30,771		110,820		90,654		0					
Insurance activities revenue.....	0		0		0		0		0					
Venture capital revenue.....	0		0		0		0		0					
Net servicing fees	0		0		0		0		0					
Net securitization income	0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....	-16		597		-1,281		-18,744		3,856					
Other non-interest income.....	64,359		45,244		190,505		157,360		115,617					
Total overhead expenses	1,128,534		1,077,631		4,381,044		4,138,099		4,022,861					
Personnel expense.....	610,466		584,789		2,283,253		2,157,137		2,108,737					
Net occupancy expense.....	81,039		81,017		353,962		330,808		307,770					
Goodwill impairment losses	0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....	4,276		4,125		16,943		16,603		17,376					
Other operating expenses.....	432,753		407,700		1,726,886		1,633,551		1,588,978					
Fee income on mutual funds and annuities.....	87,188		116,131		483,411		408,559		405,916					
Memoranda														
Assets under management in proprietary mutual funds and annuities	231,430,335		204,182,675		227,727,658		189,305,938		169,806,440					
Number of equivalent employees	20,643		20,029		20,869		19,808		18,751					
Average personnel expense per employee.....	29.57		29.20		109.41		108.90		112.46					
Average assets per employee.....	7,392.59		6,181.95		6,521.55		5,931.62		6,577.54					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	6.95	2.10	91	9.74	2.64	92	10.38	2.02	96	9.29	2.72	91	9.35	3.08
Overhead expenses / Net Interest Income + non-interest income	70.78	59.31	88	67.32	63.90	66	71.79	62.28	83	68.12	61.29	77	67.45	60.88
Percent of Average Assets														
Total overhead expense	2.96	2.28	85	3.48	2.68	84	3.22	2.57	79	3.52	2.69	83	3.26	2.71
Personnel expense.....	1.60	1.28	82	1.89	1.36	90	1.68	1.30	85	1.84	1.41	85	1.71	1.44
Net occupancy expense.....	0.21	0.24	33	0.26	0.27	43	0.26	0.26	52	0.28	0.28	53	0.25	0.28
Other operating expenses.....	1.15	0.73	87	1.33	0.98	81	1.28	0.94	81	1.40	0.97	82	1.30	0.97
Overhead less non-interest income	-0.33	1.10	3	-0.37	1.47	4	-0.20	1.25	7	-0.22	1.32	3	-0.26	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	70.48	58.69	89	66.98	63.38	66	71.39	61.82	83	67.75	60.64	77	67.01	60.37
Personnel expense.....	38.13	33.28	75	36.35	33.17	72	37.21	32.36	78	35.32	32.39	67	35.13	32.51
Net occupancy expense.....	5.06	6.42	30	5.04	6.75	19	5.77	6.58	34	5.42	6.52	27	5.13	6.48
Other operating expenses.....	27.29	18.45	88	25.60	22.88	75	28.42	22.28	82	27.02	21.20	84	26.76	20.90
Total non-interest income	78.34	28.42	95	74.13	26.40	94	75.92	28.83	93	71.99	29.23	91	72.28	28.50
Fiduciary activities income	66.43	2.15	99	62.38	2.03	99	65.10	2.09	99	63.07	1.97	99	62.53	2.14
Service charges on domestic deposit accounts	0.80	3.21	13	0.78	3.92	12	0.84	3.27	13	0.85	3.88	15	1.01	4.15
Trading revenue.....	5.10	0.97	90	6.21	1.58	86	5.10	1.28	86	4.32	1.18	88	6.76	0.85
Investment banking fees and commissions.....	1.99	2.51	59	1.91	2.81	53	1.81	2.46	55	1.48	3.54	48	0	3.42
Insurance activities revenue.....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	21	0	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0	3.74	3	0.04	1.88	19	-0.02	3.92	9	-0.31	1.86	5	0.06	1.61
Other non-interest income.....	4.02	8.65	20	2.81	9.85	8	3.10	9.65	4	2.58	10.04	5	1.93	9.86
Overhead less non-interest income	-7.86	29.66	3	-7.15	36.23	4	-4.53	31.93	7	-4.24	31.06	4	-5.27	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.04	21.04	78	21.41	17.54	68	25.17	18.63	90	22.86	20.56	69	20.08	19.04
Applicable income tax + TE / Pretax net operating income + TE	25.36	22.74	80	23.12	22.86	50	27.24	21.18	93	24.52	23.23	67	22.14	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	10,808,796	10,121,068	10,609,109	10,115,184	10,464,680	6.80	-19.09
Commercial and industrial loans	4,190,772	6,325,993	4,161,725	4,081,883	4,487,636	-33.75	-35.21
Loans to individuals	328,422	295,378	329,059	310,409	317,110	11.19	-0.02
Loans to depository institutions and acceptances of other banks	0	17	27	1,266	5,019	-100.00	-100.00
Agricultural loans	0	0	0	0	0	0	0
Other loans and leases	19,016,298	21,095,284	18,659,756	16,900,842	17,215,595	-9.86	35.96
Less: Unearned income	0	0	0	0	0	0	0
Loans and leases, net of unearned income	34,344,288	37,837,740	33,759,676	31,409,584	32,490,040	-9.23	0.58
Less: Allowance for loan and lease losses	165,392	147,217	190,680	104,525	112,581	12.35	-15.43
Net loans and leases	34,178,896	37,690,523	33,568,996	31,305,059	32,377,459	-9.32	0.68
Debt securities that reprice or mature in over 1 year	40,399,213	28,141,097	31,558,689	27,692,696	21,136,652	43.56	132.65
Mutual funds and equity securities	113	0	0	0	0	0	0
Subtotal	74,578,222	65,831,620	65,127,685	58,997,755	53,514,111	13.29	45.34
Interest-bearing bank balances	54,833,660	53,940,583	62,894,626	41,101,818	36,965,248	1.66	67.57
Federal funds sold and reverse repos	1,109,409	998,173	1,596,509	712,785	1,165,215	11.14	-37.15
Debt securities that reprice or mature within 1 year	18,971,757	22,894,335	27,447,192	23,205,207	30,061,032	-17.13	-10.11
Trading assets	849,034	4,050,234	1,027,105	946,480	868,747	-79.04	-45.56
Total earning assets	150,342,082	147,714,945	158,093,117	124,964,045	122,574,353	1.78	38.61
Non-interest-bearing cash and due from depository institutions	2,447,350	2,953,757	2,177,558	2,383,388	1,985,804	-17.14	-16.47
Premises, fixed assets, and leases	1,040,166	1,060,594	1,075,370	974,949	428,243	-1.93	137.60
Other real estate owned	1,484	1,587	660	3,138	8,436	-6.49	-85.67
Investment in unconsolidated subsidiaries	8,336	8,333	8,335	8,332	8,329	0.04	0.17
Intangible and other assets	10,093,316	9,979,226	8,656,146	8,494,536	7,207,352	1.14	69.72
Total assets	163,924,120	161,709,179	170,003,912	136,828,388	132,212,517	1.37	39.16
Quarterly average assets	152,605,275	123,818,337	142,434,964	117,896,815	121,720,591	23.25	34.62
Average loans and leases (YTD)	34,201,103	32,316,170	33,501,072	31,053,752	32,031,541	5.83	0.61
Memoranda							
Loans held-for-sale	0	52,795	0	53,565	0	-100.00	-100.00
Loans not held-for-sale	34,344,288	37,784,945	33,759,676	31,356,019	32,490,040	-9.11	0.99
Real estate loans secured by 1–4 family	6,118,586	6,069,901	6,052,268	6,086,381	6,623,703	0.80	-31.09
Commercial real estate loans	4,673,374	4,034,043	4,539,863	4,011,696	3,825,792	15.85	4.67
Construction and land development	556,582	473,812	579,193	464,905	471,629	17.47	5.97
Multifamily	944,791	586,483	906,808	646,455	490,649	61.09	22.16
Nonfarm nonresidential	3,172,001	2,973,748	3,053,862	2,900,336	2,863,514	6.67	0.18
Real estate loans secured by farmland	16,722	16,957	16,847	16,912	14,933	-1.39	11.49
Total investment securities	59,371,083	51,035,432	59,005,881	50,897,903	51,197,684	16.33	54.33
U.S. Treasury securities	2,661,005	4,688,929	2,889,851	4,687,883	5,287,004	-43.25	-61.35
US agency securities (excluding mortgage-backed securities)	3,033,647	3,113,902	3,412,597	3,082,826	2,927,851	-2.58	-16.08
Municipal securities	3,280,699	1,783,205	3,085,741	1,625,375	674,763	83.98	1118.81
Mortgage-backed securities	22,911,689	21,817,218	22,722,684	21,117,045	20,175,964	5.02	65.81
Asset-backed securities	5,489,148	3,965,448	4,674,482	4,134,829	3,804,099	38.42	138.65
Other debt securities	21,994,782	15,666,730	22,220,526	16,249,945	18,328,003	40.39	89.91
Mutual funds and equity securities	113	0	0	0	0	0	0
Available-for-sale securities	42,878,646	39,441,667	42,021,979	38,876,261	36,888,806	8.71	28.65
U.S. Treasury securities	2,561,008	4,584,061	2,799,860	4,549,046	5,185,371	-44.13	-62.65
US agency securities (excluding mortgage-backed securities)	3,033,647	3,113,902	3,412,597	3,082,826	2,927,851	-2.58	-16.08
Municipal securities	3,279,700	1,776,270	3,083,671	1,615,301	655,907	84.64	1627.42
Mortgage-backed securities	22,716,950	21,687,057	22,575,851	20,995,103	20,099,645	4.75	65.00
Asset-backed securities	4,782,929	3,182,177	3,997,532	3,330,480	2,657,680	50.30	107.95
Other debt securities	6,504,412	5,098,200	6,152,468	5,303,505	5,362,352	27.58	-1.45
Mutual funds and equity securities	0	0	0	0	0	0	0
Held-to-maturity securities appreciation (depreciation)	-36,425	-102,683	6,286	-35,254	-86,951		
Available-for-sale securities appreciation (depreciation)	369,924	416,386	866,308	154,014	-153,055	-11.16	426.28
Structured notes, fair value	0	0	0	0	0	0	0
Pledged securities	33,653,535	32,349,152	35,421,395	34,378,206	31,567,607	4.03	24.65

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	18,863,124	20,098,015	17,728,518	14,114,750	14,507,960	-6.14	-16.98
NOW, ATS and transaction accounts	6,982,437	11,113,709	8,005,356	7,207,038	3,862,455	-37.17	982.12
Time deposits less brokered deposits < \$250K	227,468	267,922	236,422	275,290	279,607	-15.10	
MMDA and other savings accounts	20,340,421	16,127,339	20,626,420	14,234,483	10,749,554	26.12	42.13
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	46,413,450	47,606,985	46,596,716	35,831,561	29,399,576	-2.51	22.64
Time deposits of \$250K or more	682,233	650,758	700,635	711,359	409,116	4.84	
Foreign deposits	90,361,675	83,233,537	96,580,696	72,577,683	74,688,114	8.56	54.29
Federal funds purchased and repos	95,798	4,234,339	299,980	889,939	2,598,479	-97.74	-81.16
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	5,927,342	6,126,272	4,510,507	6,911,384	8,065,725	-3.25	80.99
Other borrowings w/remaining maturity over 1 year	2,492,229	2,668,511	2,623,415	3,162,194	2,011,322	-6.61	-1.14
Brokered deposits < \$250K	0	0	0	0	0	0	
Noncore funding	99,559,277	96,913,417	104,715,233	84,252,559	87,772,756	2.73	50.58
Trading liabilities	533,453	997,730	1,708,386	1,616,058	462,295	-46.53	-55.74
Subordinated notes and debentures + trust preferred securities	1,443,735	1,473,665	1,467,099	1,425,803	1,389,997	-2.03	-12.78
Other liabilities	4,516,271	3,837,726	3,828,222	2,611,449	2,679,610	17.68	110.90
Total liabilities	152,466,186	150,829,523	158,315,656	125,737,430	121,704,234	1.09	39.92
Equity Capital							
Perpetual preferred stock (including surplus)	884,860	884,860	884,860	1,273,408	882,010	0.00	127.74
Common stock	408,619	408,619	408,619	408,619	408,619	0.00	0.00
Common surplus	914,054	938,327	963,498	1,012,987	1,068,442	-2.59	-10.57
Retained earnings	12,415,674	11,828,051	12,207,688	11,656,707	10,776,756	4.97	47.90
Accumulated other comprehensive income	65,961	45,013	428,052	-194,613	-453,670	46.54	
Other equity capital components	-3,231,234	-3,225,214	-3,204,461	-3,066,150	-2,173,874		
Total holding company equity capital	11,457,934	10,879,656	11,688,256	11,090,958	10,508,283	5.32	29.72
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	11,457,934	10,879,656	11,688,256	11,090,958	10,508,283	5.32	29.72
Total liabilities and capital	163,924,120	161,709,179	170,003,912	136,828,388	132,212,517	1.37	39.16
Memoranda							
Non-interest-bearing deposits	45,478,263	33,552,443	43,110,687	26,292,099	22,728,118	35.54	48.92
Interest-bearing deposits	91,979,095	97,938,837	100,767,360	82,828,504	81,768,688	-6.09	37.04
Total deposits	137,457,358	131,491,280	143,878,047	109,120,603	104,496,806	4.54	40.75
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	11,688,256	11,090,958	11,090,958	10,508,283	10,216,215		
Accounting restatements	0	-10,069	-10,069	0	-4,481		
Net income	375,151	360,643	1,209,310	1,492,216	1,556,367		
Net sale of new perpetual preferred stock	0	-388,548	-388,548	391,398	0		
Net sale of new common stock	-49,444	-74,660	-49,490	-55,455	21,160		
Sale of treasury stock	108,877	137,742	161,461	207,893	142,844		
Less: Purchase of treasury stock	135,650	296,806	299,772	1,100,169	924,295		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	164,491	167,778	636,807	612,265	485,519		
Change in other comprehensive income	-362,091	239,626	622,665	259,057	-39,321		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,674	-11,452	-11,452	0	25,313		
Holding company equity capital, ending balance	11,457,934	10,879,656	11,688,256	11,090,958	10,508,283		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	6.59	36.10	6	6.26	38.37	10	6.24	36.22	9	7.39	37.78	11	7.92	37.19	10
Commercial and industrial loans	2.56	13.88	5	3.91	12.73	13	2.45	13.52	7	2.98	12.02	11	3.39	12.85	12
Loans to individuals	0.20	3.42	15	0.18	3.84	11	0.19	3.40	16	0.23	4.20	14	0.24	4.31	14
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	58	0	0.03	62	0	0.04	61	0	0.05	67
Agricultural loans.....	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	11.60	4.29	92	13.05	4.96	91	10.98	4.63	89	12.35	5.01	90	13.02	5	94
Net loans and leases.....	20.85	60.99	2	23.31	64.23	7	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7
Debt securities over 1 year.....	24.65	16.70	80	17.40	14.63	63	18.56	15.55	65	20.24	14.60	80	15.99	14.63	62
Mutual funds and equity securities	0	0.06	29	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	45.50	78.43	5	40.71	80.12	6	38.31	78.16	6	43.12	79.65	7	40.48	79.97	7
Interest-bearing bank balances	33.45	9.08	98	33.36	4.14	97	37	7.51	98	30.04	3.06	99	27.96	3.04	98
Federal funds sold and reverse repos	0.68	0.50	81	0.62	0.78	82	0.94	0.82	82	0.52	1.57	76	0.88	1.66	77
Debt securities 1 year or less	11.57	1.59	97	14.16	1.72	98	16.15	1.68	98	16.96	1.91	98	22.74	1.96	99
Trading assets	0.52	0.56	70	2.50	1.27	83	0.60	1.01	63	0.69	1.19	76	0.66	1.33	75
Total earning assets.....	91.71	91.48	54	91.35	89.78	68	92.99	91.05	72	91.33	89.53	69	92.71	89.74	79
Non-interest cash and due from depository institutions.....	1.49	1	86	1.83	1.12	93	1.28	1.07	65	1.74	1.14	88	1.50	1.21	72
Other real estate owned.....	0	0.02	16	0	0.03	13	0	0.02	13	0	0.03	18	0.01	0.04	24
All other assets.....	6.80	7.44	44	6.83	9.05	25	5.73	7.82	27	6.93	9.27	24	5.79	8.98	18
Memoranda															
Short-term investments	45.70	11.92	98	48.13	7.73	96	54.08	11.17	98	47.52	7.63	98	51.58	7.80	98
U.S. Treasury securities.....	1.62	0.98	76	2.90	0.86	83	1.70	0.84	79	3.43	1.03	82	4	1.04	88
US agency securities (excluding mortgage-backed securities)	1.85	0.73	83	1.93	0.51	88	2.01	0.63	86	2.25	0.54	90	2.21	0.69	85
Municipal securities	2	1.77	61	1.10	1.44	55	1.82	1.69	61	1.19	1.34	61	0.51	1.62	37
Mortgage-backed securities	13.98	12.38	58	13.49	11.43	62	13.37	11.75	58	15.43	11.44	75	15.26	11.13	75
Asset-backed securities	3.35	0.35	93	2.45	0.27	94	2.75	0.32	92	3.02	0.28	95	2.88	0.33	94
Other debt securities	13.42	0.46	99	9.69	0.39	99	13.07	0.42	99	11.88	0.39	99	13.86	0.41	99
Loans held-for-sale.....	0	0.46	6	0.03	0.40	25	0	0.52	7	0.04	0.39	25	0	0.30	8
Loans held for investment	20.95	61.15	3	23.37	64.43	7	19.86	61.72	5	22.92	63.50	7	24.57	63.93	7
Real estate loans secured by 1–4 family	3.73	11.69	17	3.75	13.18	16	3.56	11.91	17	4.45	13.29	16	5.01	13.46	19
Revolving	0.24	1.51	19	0.36	2.02	22	0.25	1.66	20	0.43	2.07	26	0.61	2.27	27
Closed-end, secured by first liens	3.46	9.76	20	3.34	10.62	17	3.27	9.81	19	3.95	10.69	20	4.33	10.57	22
Closed-end, secured by junior liens	0.03	0.21	21	0.05	0.28	23	0.04	0.22	23	0.06	0.28	26	0.06	0.31	26
Commercial real estate loans	2.85	22.27	9	2.49	23.11	11	2.67	22.22	10	2.93	22.23	13	2.89	21.58	14
Construction and land development	0.34	3.32	11	0.29	3.46	13	0.34	3.40	13	0.34	3.44	14	0.36	3.51	15
Multifamily.....	0.58	3.21	14	0.36	3.23	12	0.53	3.12	14	0.47	3.01	14	0.37	2.72	14
Nonfarm nonresidential	1.94	14.77	8	1.84	15.32	12	1.80	14.72	11	2.12	14.69	14	2.17	14.44	14
Real estate loans secured by farmland.....	0.01	0.33	29	0.01	0.35	29	0.01	0.33	29	0.01	0.36	30	0.01	0.41	33

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	31.47	57.91	12	26.75	57.83	12	31.43	57.15	13	32.20	57.46	14	32.21	56.49	15
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	31.47	57.91	12	26.75	57.83	12	31.43	57.15	13	32.20	57.46	14	32.21	56.49	15
Real estate loans secured by 1–4 family.....	17.82	19.43	44	16.04	20.44	33	17.93	19.43	43	19.38	20.75	42	20.39	21.10	45
Revolving	1.15	2.45	32	1.54	3.09	32	1.28	2.64	32	1.89	3.15	37	2.49	3.50	41
Closed-end.....	16.67	16.76	53	14.50	17.13	38	16.65	16.59	49	17.49	17.39	53	17.89	17.39	55
Commercial real estate loans	13.61	35.36	14	10.66	34.31	12	13.45	34.63	16	12.77	33.52	16	11.78	32.14	16
Construction and land development.....	1.62	5.29	17	1.25	5.12	17	1.72	5.26	19	1.48	5.09	19	1.45	5.20	20
1–4 family.....	0.15	1.05	23	0.16	0.98	24	0.19	0.93	30	0.25	0.94	33	0.27	1.02	36
Other.....	1.47	4.21	17	1.10	4	17	1.53	4.19	20	1.23	4.02	20	1.18	4.05	20
Multifamily.....	2.75	5.08	33	1.55	4.90	20	2.69	4.96	33	2.06	4.69	32	1.51	4.10	27
Nonfarm nonresidential	9.24	23.47	17	7.86	22.69	18	9.05	22.93	18	9.23	22.15	19	8.81	21.40	21
Owner-occupied.....	2.61	7.93	17	2.41	7.70	20	2.69	7.68	20	2.78	7.72	22	2.59	8.03	21
Other.....	6.63	15.25	20	5.45	14.76	18	6.36	14.95	19	6.45	14.34	20	6.22	13.38	23
Real estate loans secured by farmland.....	0.05	0.56	40	0.04	0.53	37	0.05	0.54	38	0.05	0.55	39	0.05	0.63	41
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	58	0	0.06	62	0	0.11	64	0.02	0.12	70
Commercial and industrial loans	12.20	23.16	13	16.72	20.31	43	12.33	22.17	13	13	19.53	28	13.81	20.32	33
Loans to individuals	0.96	6.02	29	0.78	6.48	23	0.97	6.13	29	0.99	7.13	23	0.98	7.36	22
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	55.37	8.05	95	55.75	9.38	96	55.27	9.09	95	53.81	9.85	96	52.99	9.66	94
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	100.57	382.51	9	99.63	401.07	11	96.33	381.27	10	98.62	391.26	11	107.78	379.80	12
Real estate loans secured by 1–4 family.....	56.93	124.29	24	59.75	138.65	25	54.96	125.03	25	59.34	138.18	25	68.22	137.84	25
Revolving	3.67	16.14	24	5.73	21.22	27	3.93	17.42	25	5.78	21.26	27	8.34	23.33	29
Closed-end.....	53.26	106.79	26	54.02	115.78	26	51.03	106.14	25	53.56	115.20	24	59.88	112.79	25
Commercial real estate loans	43.48	237.40	9	39.71	240.54	13	41.22	234.65	11	39.11	229.44	14	39.40	219.72	14
Construction and land development.....	5.18	35.26	13	4.66	35.93	15	5.26	35.62	14	4.53	34.95	15	4.86	35.36	17
1–4 family.....	0.48	6.84	19	0.58	6.92	21	0.58	6.34	21	0.78	6.61	26	0.92	7.04	30
Other.....	4.70	28.01	14	4.09	27.85	13	4.68	28.16	15	3.76	27.32	13	3.94	27.26	17
Multifamily.....	8.79	34.02	18	5.77	33.54	13	8.23	32.74	17	6.30	31.04	15	5.05	27.85	16
Nonfarm nonresidential	29.51	157.71	11	29.27	159.79	14	27.73	155.06	14	28.28	152.10	15	29.49	147.22	15
Owner-occupied.....	8.32	52.99	12	8.97	54.16	17	8.24	52.37	14	8.53	53.07	18	8.66	54.89	18
Other.....	21.19	102.29	12	20.30	103.49	14	19.49	100.54	13	19.75	97.41	15	20.83	91.80	16
Real estate loans secured by farmland.....	0.16	3.50	31	0.17	3.48	30	0.15	3.44	30	0.16	3.60	30	0.15	4.02	34
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	58	0	0.28	62	0.01	0.44	62	0.05	0.54	67
Commercial and industrial loans	38.99	145.22	7	62.27	132.09	21	37.79	139.91	8	39.80	122.02	12	46.22	128.82	13
Loans to individuals	3.06	35.91	20	2.91	40.80	17	2.99	37.47	20	3.03	43.51	16	3.27	42.67	19
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	176.93	47.52	95	207.65	54.71	95	169.44	49.54	95	164.78	52.44	93	177.31	51.79	95
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.75	27.81	12	8.90	27.16	12	11.48	27.32	13	10.58	26.45	14	9.70	24.79	16
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	37.55	185.94	9	33.16	188.67	13	35.18	183.76	11	32.39	178.57	13	32.47	167.93	14
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	45.87	243.39	9	42.13	248.20	12	43.42	240.85	11	40.92	236.10	13	41.13	225.98	13

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	45.70	11.92	98	48.13	7.73	96	54.08	11.17	98	47.52	7.63	98	51.58	7.80	98
Liquid assets	52.83	27.16	92	55.97	22.73	91	56.20	26.22	92	53.44	22.44	92	52.42	22.72	91
Investment securities	36.22	18.78	96	31.56	16.91	94	34.71	17.85	95	37.20	16.99	96	38.72	17.27	96
Net loans and leases	20.85	60.99	2	23.31	64.23	7	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7
Net loans, leases and standby letters of credit	21.95	61.79	2	24.80	65.22	7	20.92	62.48	4	24.65	64.84	7	26.37	65.07	7
Core deposits	28.31	73.69	3	29.44	64.18	8	27.41	70.67	6	26.19	63.09	8	22.24	62.13	7
Noncore funding	60.73	11.95	98	59.93	19.78	98	61.60	14.13	98	61.58	19.36	98	66.39	21.34	98
Time deposits of \$250K or more	0.42	1.96	11	0.40	2.95	6	0.41	2.11	11	0.52	2.94	8	0.31	2.89	6
Foreign deposits	55.12	0.34	99	51.47	0.43	99	56.81	0.36	99	53.04	0.43	99	56.49	0.47	99
Federal funds purchased and repos	0.06	1.22	29	2.62	1.77	73	0.18	1.47	30	0.65	1.94	44	1.97	1.97	66
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.62	0.60	10	2	0.97	77	-0.76	0.54	11	0.13	0.48	40	1.08	0.54	63
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.62	1.11	87	3.79	3.69	56	2.65	1.24	79	5.05	3.01	73	6.10	3.67	78
Earning assets that reprice within 1 year	50.75	38.67	82	50.12	39.59	79	51.18	39.38	80	52.61	39.29	85	56.34	40.29	88
Interest-bearing liabilities that reprice within 1 year	1.72	7.73	5	6.12	10.23	25	3.26	8.20	15	9.63	10.19	55	13.12	10.01	73
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	49.03	29.49	92	44	27.26	89	47.92	29.11	89	42.98	26.63	89	43.21	27.38	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	33.04	-0.51	94	28.98	14.37	83	19.62	3.20	87	32.60	14.45	88	36.59	16.62	89
Net short-term noncore funding dependence	-88.85	-6.88	2	-87.80	4.94	4	-125.56	-4.76	2	-75.05	3.38	2	-75.49	4.66	5
Short-term investment / Short-term noncore funding	865.90	246.74	91	388.60	77.70	97	904.78	184.19	96	313.53	77.77	95	245.41	66.46	92
Liquid assets - short-term noncore funding / Nonliquid assets	100.82	30.67	93	99	16.50	93	114.67	28.18	93	82.21	16.97	92	66	16.04	89
Net loans and leases / Total deposits	24.87	76.22	2	28.66	88.34	3	23.33	79.43	2	28.69	90.31	2	30.98	90.08	3
Net loans and leases / Core deposits	73.64	83.77	32	79.17	101.46	14	72.04	88.34	21	87.37	103.93	28	110.13	105	68
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.34	0.62	15	-1.03	1.57	3	0.06	1.57	19	-0.35	0.72	4	-0.91	-0.82	36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.50	1.31	86	4.16	3.85	59	8	4.31	85	1.52	1.36	61	-1.59	-1.98	60
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04				0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	27.78	12.84	76	22.72	12.92	69	28.78	11.38	79	23.62	12.67	72	27.95	16.19	68
Available-for-sale securities	72.22	85.49	26	77.28	85.17	30	71.22	87.23	21	76.38	85.40	28	72.05	81.88	32
U.S. Treasury securities	4.48	5.10	70	9.19	5.04	74	4.90	4.72	71	9.21	6.15	72	10.33	6.99	72
US agency securities (excluding mortgage-backed securities)	5.11	4.35	69	6.10	3.36	75	5.78	4.01	73	6.06	3.49	76	5.72	4.02	72
Municipal securities	5.53	9.71	48	3.49	8.69	43	5.23	9.83	46	3.19	7.75	44	1.32	9.16	30
Mortgage-backed securities	38.59	66.67	11	42.75	68.40	15	38.51	66.64	14	41.49	67.43	16	39.41	65.45	16
Asset-backed securities	9.25	1.97	89	7.77	1.67	87	7.92	1.91	88	8.12	1.66	87	7.43	2.05	86
Other debt securities	37.05	3.05	98	30.70	2.67	95	37.66	3.01	97	31.93	2.94	94	35.80	2.79	97
Mutual funds and equity securities	0	0.36	28	0	0.35	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	31.95	9.29	94	44.86	10.98	95	46.52	10.55	95	45.59	11.86	93	58.72	11.91	93
Debt securities 1 to 5 years	23.93	16.09	71	25.75	17.72	71	21.67	17.03	64	28.25	17.94	74	29.82	19.18	72
Debt securities over 5 years	44.12	72.48	14	29.39	67.50	13	31.82	69.86	11	26.16	66.02	12	11.47	64.73	3
Pledged securities	56.68	33.48	82	63.39	36.65	82	60.03	35.67	78	67.54	30.57	91	61.66	33.30	84
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-3.75	156.41	11	35.30	53.90	52	41.40	183.32	30	-4.65	26.69	31	-8.57	6.77	28
Investment securities	16.33	31.91	39	3.89	9.51	45	15.93	23.62	41	-0.59	11.75	26	9.52	9.42	65
Core deposits	-2.51	29.18	0	58.93	12	95	30.04	26.88	69	21.88	11.23	81	-18.42	7.29	3
Noncore funding	2.73	-25.09	83	26.08	16.35	73	24.29	-12.18	88	-4.01	6.59	33	0.84	10.67	31

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			28,938,468	24,406,103	25,022,993
Commit: Secured commercial real estate loans	281,750	265,726	307,017	253,186	308,246
Commit: Unsecured real estate loans	101,980	68,614	77,251	115,835	98,834
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	1,799,127	2,418,711	1,994,952	2,416,732	2,485,406
Standby letters of credit	66,181	31,848	54,579	30,822	29,695
Commercial and similar letters of credit	176,378,015	139,114,459	157,478,011	138,085,923	128,904,790
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	207,683	374,974	275,850	353,949	716,628
Purchased options contracts (interest rate)	280,286	259,274	225,850	205,949	166,628
Interest rate swaps	14,727,880	13,994,940	14,839,191	13,155,180	12,018,325
Futures and forward foreign exchange	300,383,646	278,105,710	311,346,203	288,251,252	276,460,893
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	5,652,584
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	721,550	550,577	745,406	640,341	483,410

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						17.02	22.01	37	17.84	23.52	34	18.93	24.05	42	
Standby letters of credit	1.10	0.67	82	1.50	0.78	84	1.17	0.71	79	1.77	0.84	85	1.88	0.92	85
Commercial and similar letters of credit	0.04	0.02	79	0.02	0.02	68	0.03	0.02	76	0.02	0.02	73	0.02	0.02	66
Securities lent	107.60	0.11	97	86.03	0.16	97	92.63	0.18	97	100.92	0.40	97	97.50	0.62	97
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	192.97	42.67	91	181.37	54.47	89	192.60	48.62	89	221.16	68.47	88	223.50	65.81	89
Interest rate contracts	9.28	30.32	32	9.05	40.32	25	9.02	34.36	27	10.02	47.31	30	9.76	43.84	37
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.13	2	27	0.23	2.54	28	0.16	2.18	26	0.26	2.47	39	0.54	2.16	54
Purchased options contracts (interest rate)	0.17	1.45	56	0.16	1.56	53	0.13	1.46	51	0.15	2.65	53	0.13	2.32	55
Interest rate swaps	8.98	20.33	39	8.65	23.70	30	8.73	20.83	36	9.61	28.86	34	9.09	26.74	36
Foreign exchange contracts	183.25	6.19	94	171.98	6.58	92	183.14	6.01	93	210.67	10.12	92	213.38	10.92	92
Futures and forward foreign exchange contracts	183.25	3.83	96	171.98	4.16	95	183.14	3.47	96	210.67	5.23	96	209.10	5.22	96
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	4.28	2.17	91
Equity, commodity, and other derivative contracts	0.44	0.80	79	0.34	1.75	75	0.44	1.86	76	0.47	3.32	74	0.37	4.08	72
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0.44	0.27	84	0.34	0.31	80	0.44	0.32	82	0.47	0.38	81	0.37	0.40	80
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							86.38	42.82	86	78.59	45.53	81	78.12	44.93	82

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	316,321,045	293,285,475	327,432,500	302,606,671	295,498,468
Interest rate contracts	15,215,849	14,629,188	15,340,891	13,715,078	12,901,581
Foreign exchange contracts	300,383,646	278,105,710	311,346,203	288,251,252	282,113,477
Equity, commodity, and other contracts	721,550	550,577	745,406	640,341	483,410
Derivatives Position					
Futures and forwards	300,383,646	278,105,710	311,346,203	288,251,252	276,460,893
Written options	207,683	374,974	275,850	353,949	716,628
Exchange-traded	0	0	0	0	0
Over-the-counter	207,683	374,974	275,850	353,949	716,628
Purchased options	280,286	259,274	225,850	205,949	166,628
Exchange-traded	0	0	0	0	0
Over-the-counter	280,286	259,274	225,850	205,949	166,628
Swaps	15,449,430	14,545,517	15,584,597	13,795,521	18,154,319
Held for trading	301,007,855	283,545,192	311,817,091	292,516,266	283,579,187
Interest rate contracts	10,702,177	9,951,946	10,573,280	8,976,849	7,711,188
Foreign exchange contracts	290,305,678	273,593,246	301,243,811	283,539,417	275,867,999
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	15,313,190	9,740,283	15,615,409	10,090,405	11,919,281
Interest rate contracts	4,513,672	4,677,242	4,767,611	4,738,229	5,190,393
Foreign exchange contracts	10,077,968	4,512,464	10,102,392	4,711,835	6,245,478
Equity, commodity, and other contracts	721,550	550,577	745,406	640,341	483,410
Derivative contracts (excluding futures and FX 14 days or less)	335,538,977	313,196,196	346,476,329	310,246,871	300,778,233
One year or less	319,791,331	299,182,258	331,080,117	297,311,387	288,046,039
Over 1 year to 5 years	9,505,560	7,594,266	9,207,738	7,291,505	7,702,604
Over 5 years	6,242,086	6,419,672	6,188,474	5,643,979	5,029,590
Gross negative fair value (absolute value)	2,701,229	5,950,000	4,882,821	3,312,922	2,388,421
Gross positive fair value	3,206,587	6,276,916	4,558,259	3,387,642	2,563,474
Held for trading	2,825,710	6,114,745	4,534,397	3,284,114	2,225,449
Non-traded	380,877	162,171	23,862	103,528	338,025
Current credit exposure on risk-based capital derivative contracts	1,678,005	4,408,469	2,918,321	2,186,457	1,340,628
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	1	58	277	417	128
90+ days past due	0	0	0	16	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	4.81	94.52	1	4.99	94.85	1	4.69	94.10	1	4.53	93.44	1	4.37	92.91	1
Percent of Notional Amount															
Interest rate contracts	94.96	3.16	98	94.82	3.08	98	95.09	3.49	98	95.26	3.20	98	95.47	3.39	98
Foreign exchange contracts	0.23	1.04	71	0.19	1.10	69	0.23	1.17	68	0.21	1.64	66	0.16	1.93	65
Futures and forwards	94.96	12.82	98	94.82	13.53	98	95.09	14.05	98	95.26	13.49	98	93.56	12.78	98
Written options	0.07	8.11	16	0.13	7.86	15	0.08	8.18	14	0.12	5.91	16	0.24	6.60	18
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.07	7.80	16	0.13	7.35	16	0.08	7.73	15	0.12	5.10	18	0.24	5.49	22
Purchased options	0.09	3.58	41	0.09	3.47	41	0.07	3.42	39	0.07	4.42	38	0.06	4.19	40
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.09	3.15	44	0.09	2.77	43	0.07	2.86	43	0.07	3.35	41	0.06	3.20	44
Swaps	4.88	69.64	8	4.96	69.06	8	4.76	68.76	9	4.56	69.75	9	6.14	70.34	6
Held for trading	95.16	42.14	84	96.68	45.49	83	95.23	43.53	83	96.67	44.16	82	95.97	46.31	82
Interest rate contracts	3.38	36.29	42	3.39	38.85	36	3.23	36.62	40	2.97	37.24	39	2.61	38.40	39
Foreign exchange contracts	91.78	1.47	98	93.29	1.52	98	92	1.60	98	93.70	1.60	98	93.36	1.85	98
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	4.84	57.86	15	3.32	54.51	16	4.77	56.47	16	3.33	55.84	17	4.03	53.69	17
Interest rate contracts	1.43	54.11	12	1.59	52.13	13	1.46	53.82	14	1.57	52.22	14	1.76	50.60	16
Foreign exchange contracts	3.19	0.45	90	1.54	0.31	89	3.09	0.46	89	1.56	0.34	88	2.11	0.57	89
Equity, commodity, and other contracts	0.23	0.12	84	0.19	0.08	86	0.23	0.10	85	0.21	0.13	84	0.16	0.16	83
Derivative contracts (excluding futures and forex 14 days or less)	106.08	90.92	90	106.79	91.11	91	105.82	91.48	88	102.52	93.86	83	101.79	94.47	83
One year or less	101.10	26.80	98	102.01	31.34	95	101.11	32.05	96	98.25	32.17	91	97.48	32.51	91
Over 1 year to 5 years	3.01	28.69	14	2.59	27.94	16	2.81	27.06	11	2.41	30.45	16	2.61	31.16	11
Over 5 years	1.97	30.03	14	2.19	31.18	15	1.89	29.56	13	1.87	28.09	14	1.70	28.71	15
Gross negative fair value (absolute value)	0.85	1.21	41	2.03	1.98	59	1.49	1.55	57	1.09	0.83	66	0.81	0.72	57
Gross positive fair value	1.01	1.70	20	2.14	2.69	43	1.39	2.23	28	1.12	1.19	53	0.87	0.85	52
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.26	0.05	91	0.59	0.11	91	0.45	0.07	91	0.33	0.06	91	0.25	0.06	91
Gross positive fair value (X)	0.30	0.07	91	0.63	0.13	91	0.42	0.09	92	0.33	0.07	91	0.27	0.06	91
Held for trading (X)	0.27	0.05	91	0.61	0.10	91	0.42	0.07	92	0.32	0.06	91	0.23	0.05	90
Non-traded (X)	0.04	0.01	81	0.02	0.02	56	0	0.02	28	0.01	0.01	72	0.04	0.01	94
Current credit exposure (X)	0.16	0.05	90	0.44	0.09	91	0.27	0.06	92	0.22	0.05	90	0.14	0.04	88
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	92	0	0	95	0	0	96	0	0	96	0	0	96
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	97	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.07	0.61	91	5.63	1.16	90	3.76	0.85	92	3.12	0.73	89	1.98	0.53	88

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	190,680	104,525	104,525	112,581	131,239
Gross losses	444	1,755	9,644	6,491	10,136
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,390	1,046	6,502	7,229	9,057
Net losses	-946	709	3,142	-738	1,079
Provision for loan and lease losses	-26,234	45,807	91,713	-8,771	-17,544
Adjustments	0	-2,406	-2,416	-23	-35
Ending balance	165,392	147,217	190,680	104,525	112,581
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.07	-0.11	50	0.15	0.87	10	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6
Provision for loan and lease losses / Average loans and leases	-0.31	-0.20	34	0.57	1.41	20	0.27	0.82	10	-0.03	0.24	3	-0.05	0.24	5
Provision for loan and lease losses / Net loan and lease losses	2,773.15	-168.35	96	6,460.79	730.69	95	2,918.94	487.86	96	1,188.48	130.58	97	-1,625.95	134.68	0
Allowance for loan and lease losses / Total loans and leases not held for sale	0.48	1.49	4	0.39	1.32	8	0.56	1.58	6	0.33	0.83	9	0.35	0.90	7
Allowance for loan and lease losses / Total loans and leases	0.48	1.47	4	0.39	1.30	9	0.56	1.55	6	0.33	0.81	9	0.35	0.89	8
Allowance for loan and lease losses / Net loans and leases losses (X)	18.09			51.91	10.10	94	60.69	11.58	93		8.03		104.34	7.54	98
Allowance for loan and lease losses / Nonaccrual assets	133.63	291.29	18	141.71	310.68	25	144.77	299.17	20	124.99	218.72	35	103.01	214.03	22
ALLL / 90+ days past due + nonaccrual loans and leases	111.94	246.27	20	132.66	221.69	26	135.61	244.34	27	114.84	151.73	43	89.59	160.51	26
Gross loan and lease losses / Average loans and leases	0.01	0.24	2	0.02	0.34	6	0.03	0.34	6	0.02	0.28	6	0.03	0.30	7
Recoveries / Average loans and leases	0.02	0.08	16	0.01	0.07	12	0.02	0.07	17	0.02	0.08	19	0.03	0.09	16
Net losses / Average loans and leases	-0.01	0.16	8	0.01	0.27	9	0.01	0.27	6	0	0.21	4	0	0.22	10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	14.41	7.39	86	16.11	8.09	88	100.17	33.98	96	71.32	36.22	89	42.26	41.30	62
Earnings coverage of net loan and lease losses (X)	-496.55	25.70	2	714.91	17.23	98	547.21	22.91	96	-2,622.41	24.40	1	1,798.22	21.75	98
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	0.03	13	0.03	0.01	72	0.04	0.04	59	-0.03	0.01	9	0.01	0.02	49
Real estate loans secured by 1–4 family	-0.06	-0.01	12	0.09	0.01	84	-0.02	0.01	22	-0.04	0.01	9	0.01	0.01	49
Revolving	0.37	-0.03	95	1.01	0	98	0.33	0.01	93	-0.43	0.02	5	0.02	0.03	49
Closed-end	-0.08	-0.01	6	-0.01	0.01	28	-0.05	0	9	0	0	54	0.01	0.01	56
Commercial real estate loans	0	0.05	43	-0.05	0.01	6	0.13	0.07	79	-0.01	0.01	13	0.02	0.01	68
Construction and land development	0	0	57	-0.40	-0.01	2	-0.08	0	7	-0.10	-0.01	7	-0.02	-0.03	37
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	89
Other	0	0	57	-0.40	-0.01	1	-0.08	0	4	-0.10	-0.01	5	-0.02	-0.02	33
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0.17	0	95
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0.20	0.11	79	0	0.02	48	0	0.02	25
Owner-occupied	0	0.01	50	0	0.01	43	0.20	0.02	96	0	0.01	29	0	0.01	34
Other	0	0.06	41	0	0.01	54	0	0.08	24	0	0.01	57	0	0.01	25
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	-0.50	0.01	2	-0.80	0	4
Commercial and industrial loans	0	0.20	19	-0.01	0.48	7	-0.04	0.47	1	0.06	0.37	15	-0.03	0.31	6
Loans to individuals	1.06			1.43			0.09	1.13	6		1.17		0.46	1.16	28
Credit card loans	2.41			3.52				2.92			3.11			2.92	
Agricultural loans	0.02			0.11				0.19			0.08			0.15	
Loans to foreign governments and institutions	0			0				0			0			0	
Other loans and leases	0	0.09	21	0	0.15	43	0	0.15	36	0	0.15	35	0	0.14	19

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		112,795		142,929		98,464		87,987		151,399
90+ days past due loans and leases		23,989		7,087		8,893		7,384		16,377
Nonaccrual loans and leases		123,765		103,883		131,712		83,630		109,287
Total past due and nonaccrual loans and leases		260,549		253,899		239,069		179,001		277,063
Restructured 30–89 days past due		1,302		872		5,782		227		1,868
Restructured 90+ days past due		0		0		0		0		1,994
Restructured nonaccrual		78,836		73,367		38,861		54,872		64,588
Total restructured loans and leases		80,138		74,239		44,643		55,099		68,450
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		22,029		21,706		23,510		27,562		31,290
Other real estate owned		1,484		1,587		660		3,138		8,436
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.33	0.33	62	0.38	0.52	34	0.29	0.39	45	0.28
90+ days past due loans and leases	0.07	0.11	64	0.02	0.12	43	0.03	0.12	44	0.02
Nonaccrual loans and leases	0.36	0.65	24	0.27	0.57	18	0.39	0.66	27	0.27
90+ days past due and nonaccrual loans and leases	0.43	0.82	25	0.29	0.75	11	0.42	0.85	20	0.29
30–89 days past due restructured	0	0.01	61	0	0.01	41	0.02	0.01	75	0
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0.01
Nonaccrual restructured	0.23	0.13	80	0.19	0.14	66	0.12	0.13	54	0.17
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.33	0.33	61	0.38	0.52	34	0.29	0.40	45	0.28
90+ days past due assets	0.07	0.11	63	0.02	0.12	42	0.03	0.12	44	0.02
Nonaccrual assets	0.36	0.66	24	0.27	0.58	17	0.39	0.67	27	0.27
30+ days past due and nonaccrual assets	0.76	1.18	32	0.67	1.32	13	0.71	1.29	26	0.57
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.09	0.50	5	0.07	0.48	5	0.08	0.52	4	0.07
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.53	5	0.07	0.51	4	0.08	0.55	3	0.07
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.09	0.58	4	0.08	0.57	4	0.10	0.60	5	0.08
Allowance for loan and lease losses	89.84	69.27	75	86.98	74.58	67	84.78	66.66	75	109.60
Equity capital + allowance for loan and lease losses	1.28	5.03	7	1.16	4.68	10	1.36	4.97	9	1.02
Tier 1 capital + allowance for loan and lease losses	1.38	5.96	5	1.26	5.89	8	1.47	6.05	8	1.12
Loans and leases + other real estate owned	0.43	0.97	17	0.34	0.91	11	0.48	0.97	19	0.36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.37	0.31	71	0.48	0.48	57	0.34	0.39	54	0.32	0.38	50	0.52	0.42	70
	90+ days past due	0.06	0.13	63	0.05	0.12	65	0.01	0.16	43	0.06	0.16	56	0.14	0.22	66
	Nonaccrual.....	1.03	0.76	76	0.71	0.54	73	1.07	0.76	77	0.75	0.46	79	0.98	0.57	81
Commercial and industrial	30–89 days past due.....	0.48	0.22	83	0.18	0.36	28	0.16	0.23	49	0.31	0.31	62	0.29	0.30	58
	90+ days past due	0	0.02	15	0.02	0.03	61	0	0.03	35	0.01	0.05	44	0.03	0.05	61
	Nonaccrual.....	0.24	0.69	22	0.49	0.90	29	0.36	0.75	29	0.17	0.83	17	0.15	0.76	13
Individuals	30–89 days past due.....	0.97	0.53	82	1.50	0.84	82	1.60	0.83	84	0.09	0.83	15	1.62	0.84	84
	90+ days past due	0.75	0.11	91	0	0.15	19	0	0.14	19	0.06	0.17	50	0	0.16	15
	Nonaccrual.....	0	0.22	20	0	0.19	20	0	0.28	18	0	0.17	23	0	0.23	17
Depository institution loans	30–89 days past due.....		0.01		0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due		0		0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0		0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due.....		0.17			0.35			0.17			0.24			0.17	
	90+ days past due		0			0.02			0			0			0	
	Nonaccrual.....		0.44			0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due.....		0.03			10.34			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.26	0.13	77	0.37	0.26	70	0.27	0.18	73	0.25	0.20	66	0.46	0.17	84
	90+ days past due	0.08	0.01	91	0.01	0.01	74	0.04	0.01	88	0	0.01	65	0	0.01	31
	Nonaccrual.....	0.01	0.15	48	0	0.13	33	0.02	0.15	44	0	0.13	33	0	0.14	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.49	0.47	62	0.54	0.73	41	0.44	0.65	41	0.43	0.67	36	0.50	0.71	44
	90+ days past due	0.03	0.28	51	0	0.24	40	0.02	0.33	44	0.02	0.31	42	0.13	0.46	60
	Nonaccrual	0.97	0.88	66	1.12	0.79	77	1.03	0.89	66	1.18	0.73	82	1.44	0.86	80
Revolving	30–89 days past due	0.08	0.31	23	0.42	0.50	44	1.52	0.48	91	0.40	0.45	47	0.84	0.50	80
	90+ days past due	0.41	0.03	96	0.01	0.03	64	0	0.03	68	0.18	0.05	87	0.10	0.05	75
	Nonaccrual	3.71	1.31	87	2.42	1.07	83	2.53	1.13	85	2.56	1	83	1.31	1.17	74
Closed-end	30–89 days past due	0.52	0.48	64	0.55	0.76	39	0.35	0.65	29	0.44	0.70	38	0.46	0.75	36
	90+ days past due	0	0.31	20	0	0.27	44	0.02	0.38	46	0	0.35	34	0.14	0.53	59
	Nonaccrual	0.78	0.85	54	0.98	0.77	70	0.91	0.87	60	1.03	0.70	79	1.46	0.84	80
Junior lien	30–89 days past due	0	0.01	22	0.05	0.02	80	0	0.02	28	0.01	0.02	25	0	0.03	22
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.06	0.05	65	0.08	0.05	71	0.06	0.04	68	0.08	0.04	76	0.15	0.06	81
Commercial real estate	30–89 days past due	0.22	0.22	61	0.40	0.28	72	0.21	0.26	58	0.15	0.18	52	0.55	0.17	93
	90+ days past due	0.10	0.02	89	0.12	0.01	92	0	0.02	23	0.14	0.03	88	0.17	0.03	89
	Nonaccrual	1.10	0.62	83	0.11	0.32	24	1.13	0.62	80	0.11	0.23	30	0.18	0.28	43
Construction and development	30–89 days past due	1.55	0.22	94	0	0.32	12	0.19	0.28	58	0.87	0.28	86	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0.32	0.02	98
	Nonaccrual	0	0.50	11	0.57	0.24	85	0	0.41	11	0.50	0.20	85	0.62	0.19	86
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	1.55	0.16	95	0	0.24	15	0.19	0.22	66	0.87	0.20	89	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0.32	0.02	98
	Nonaccrual	0	0.43	11	0.57	0.18	88	0	0.35	12	0.50	0.17	87	0.62	0.15	90
Multifamily	30–89 days past due	0	0.08	55	0	0.10	22	0	0.09	22	0	0.08	39	0	0.10	18
	90+ days past due	0	0	45	0.80	0	99	0	0	45	0.73	0	99	0.99	0.01	99
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.05	0.20	30	0.54	0.27	81	0.28	0.23	66	0.07	0.14	34	0.74	0.17	97
	90+ days past due	0.15	0.02	93	0	0.02	27	0	0.02	26	0.02	0.03	66	0	0.03	21
	Nonaccrual	1.62	0.78	87	0.06	0.37	16	1.68	0.80	87	0.07	0.28	18	0.14	0.30	30
Owner Occupied	30–89 days past due	0.05	0.06	61	0.25	0.11	84	0.22	0.07	89	0.05	0.07	48	0.01	0.09	15
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0.02	0.01	77	0	0.01	25
	Nonaccrual	0.35	0.32	61	0.06	0.20	26	0.37	0.27	64	0.02	0.16	19	0.01	0.17	14
Other	30–89 days past due	0	0.12	8	0.29	0.14	78	0.06	0.14	52	0.03	0.07	41	0.73	0.07	98
	90+ days past due	0.15	0.01	96	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	1.26	0.40	90	0	0.16	7	1.32	0.44	90	0.04	0.10	40	0.14	0.13	67
Farmland	30–89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,908,561	-1,878,268	-1,832,344	-1,644,544	-696,813										
Retained earnings	12,415,674	11,828,051	12,207,688	11,656,707	10,776,756										
Accumulated other comprehensive income (AOCI)	65,961	45,013	428,052	-194,613	-453,670										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	10,573,074	9,994,796	10,803,396	9,817,550	9,626,273										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	762,149	762,140	775,663	776,127	767,558										
Accumulated other comprehensive income-related adjustments	0	0	0	0	0										
Other deductions from common equity tier 1 capital	88,777	84,904	65,493	142,702	128,922										
Subtotal:	9,722,148	9,147,752	9,962,240	8,898,721	8,729,793										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	9,722,148	9,147,752	9,962,240	8,898,721	8,729,793										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	884,860	884,860	884,860	1,273,408	882,010										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	884,860	884,860	884,860	1,273,408	882,010										
Less: Additional tier 1 capital deductions	24,546	20,933	24,899	20,118	15,122										
Additional tier 1 capital	860,314	863,927	859,961	1,253,290	866,888										
Tier 1 Capital	10,582,462	10,011,679	10,822,201	10,152,011	9,596,681										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	949,685	1,099,533	949,676	1,099,522	1,099,453										
Non-qualifying capital instruments	26,947	53,876	53,889	80,807	107,707										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	230,837	198,122	259,891	124,406	138,191										
Exited advanced approach eligible credit reserves	0	0	0	0	0										
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	1,207,469	1,351,531	1,263,456	1,304,735	1,345,351										
Exited advanced approach tier 2 capital before deductions	976,632	1,153,409	1,003,565	1,180,329	1,207,160										
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,207,469	1,351,531	1,263,456	1,304,735	1,345,351										
Exited advanced approach tier 2 capital	976,632	1,153,409	1,003,565	1,180,329	1,207,160										
Total capital	11,789,931	11,363,210	12,085,657	11,456,746	10,942,032										
Exited advanced approach total capital	11,559,094	11,165,088	11,825,766	11,332,340	10,803,841										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	152,605,275	123,818,337	142,434,964	117,896,815	121,720,591										
Less: Deductions from common equity tier 1 capital	875,472	867,976	866,055	938,947	911,601										
Less: Other deductions	-703,861	-380,800	-888,649	-207,854	406,374										
Total assets for leverage ratio	152,433,664	123,331,161	142,457,558	117,165,722	120,402,616										
Total risk-weighted assets	81,256,816	78,317,532	77,662,477	70,088,259	67,837,126										
Exited advanced approach total RWA	75,820,810	71,124,197	74,460,356	67,526,905	63,914,840										
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.96	12.54	44	11.68	11.59	55	12.83	12.35	62	12.70	12.11	70	12.87	12.09	71
Common equity tier 1 capital, column B	12.82	0.28	96	12.86	0.28	98	13.38	0.30	97	13.18	0.29	96	13.66	0.52	98
Tier 1 capital, column A	13.02	13.31	52	12.78	12.25	69	13.93	13.08	74	14.48	12.78	77	14.15	12.85	78
Tier 1 capital, column B	13.96	0.32	94	14.08	0.33	96	14.53	0.34	94	15.03	0.34	96	15.01	0.60	97
Total capital, column A	14.51	15.37	41	14.51	14.01	70	15.56	15.23	63	16.35	14.36	81	16.13	14.45	78
Total capital, column B	15.25	0.36	94	15.70	0.37	96	15.88	0.39	93	16.78	0.38	97	16.90	0.67	97
Tier 1 leverage	6.94	9.15	4	8.12	9.43	10	7.60	9.13	9	8.66	9.76	18	7.97	9.71	8
Supplementary leverage ratio, advanced approaches HCs	8.14	7.94	68	7.24	7.28	57	8.55	8.72	52	7.61	7.41	66	7.04	7.31	50

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,585,466			1,536,625			1,573,478			1,523,621			0		3.18	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88						
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53						
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10				
Premium income / Insurance activities revenue	2.23			2.84			2.84			7.32			4.86						
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54						
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46						
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42				
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64						
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99						
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49						
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17						
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31						
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.75	11	63	15.13	11.59	65	14.29	11.03	62	14.86	11.51	65	0	0	10.22	5			
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)		114,982			101,953			112,312			98,871			88,449					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.50	82	0.06	0.78	80	0.07	0.75	79	0.07	1.39	76	0.07	1.79	75				

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,502,791	3,795,141	1,275,821	1,452,007	2,155,415
Real estate loans.....	114	167	131	195	252
Commercial and industrial loans	141,982	182,629	126,789	183,344	118,470
Loans to depository institutions and other banks acceptances	0	17	27	1,266	5,019
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	244	1,021	261	841	845
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	1,360,451	3,611,307	1,148,613	1,266,361	2,030,829
Lease financing receivables.....	0	0	0	0	0
Debt securities	20,099,420	14,040,015	20,358,191	14,721,983	17,103,832
Interest-bearing bank balances	37,265,029	26,955,623	30,436,259	25,722,630	19,504,815
Total selected foreign assets	58,867,240	44,790,779	52,070,271	41,896,620	38,764,062
Total foreign deposits	90,361,675	83,233,537	96,580,696	72,577,683	74,688,114
Interest-bearing deposits	63,746,536	69,779,109	71,198,527	60,400,334	66,467,956
Non-interest-bearing deposits.....	26,615,139	13,454,428	25,382,169	12,177,349	8,220,158

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	2.04	0.69	83	1.88	0.99	73	1.59	0.87	74	3.06	1.25	77	3.04	1.17	77
Cost: Interest-bearing deposits.....	-0.11	0.13	7	0.19	0.79	14	-0.03	0.42	7	0.57	1.19	13	0.50	0.97	31

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans	1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions	0			0			0			0			0	

Growth Rates

Net loans and leases.....	-60.40	-6.17	10	182.62	12.26	93	-12.13	-2.40	30	-32.63	22.48	5	79.65	7.24	91
Total selected assets.....	31.43	-2.56	81	12.56	7.32	63	24.28	2.04	77	8.08	12.40	65	-13.54	3.24	21
Deposits	8.56	2.95	51	27.43	13.75	70	33.07	3.46	90	-2.83	10.36	26	-1.14	5	48

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	255,229	347,485	946,479	2,139,241	1,292,753	-26.55	205.04
Dividends	250,000	325,000	900,000	2,024,132	1,200,868	-23.08	233.33
Interest	5,229	22,485	46,479	115,109	91,885	-76.74	-39.70
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	17	55	160	662	0	-69.09	-85.95
Dividends	17	55	160	662	0	-69.09	
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	255,246	347,540	946,639	2,139,903	1,292,753	-26.56	204.61
Securities gains (losses)	0	0	0	0	0		
Other operating income	6,887	3,291	19,447	16,151	-8,701	109.27	
Total operating income	262,133	350,831	966,086	2,156,054	1,284,052	-25.28	218.97
Operating Expenses							
Personnel expenses	3,805	86	665	820	773	4324.42	-29.31
Interest expense	31,644	30,769	134,611	117,732	54,471	2.84	170.25
Other expenses	-2,890	-13	-4,832	31,675	59,011		
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	32,559	30,842	130,444	150,227	114,255	5.57	76.44
Income (loss) before taxes	229,575	307,564	835,175	2,009,588	1,169,797	-25.36	260.25
Applicable income taxes (credit)	-8,022	-12,402	-28,167	-24,280	-24,599		
Extraordinary items							
Income before undistributed income of subsidiaries	237,597	319,966	863,342	2,033,868	1,194,396	-25.74	246.36
Equity in undistributed income of subsidiaries	137,554	40,677	345,968	-541,652	361,971	238.16	-20.57
Bank subsidiaries	134,124	35,993	326,041	-559,940	336,656	272.64	-18.92
Nonbank subsidiaries	3,430	4,684	19,927	18,288	25,315	-26.77	-55.70
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	375,151	360,643	1,209,310	1,492,216	1,556,367	4.02	55.17
Memoranda							
Bank net income	384,124	360,993	1,226,041	1,464,192	1,537,524	6.41	59.77
Nonbank net income	3,447	4,739	20,087	18,950	25,315	-27.26	-55.48
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		13,700,035	82.39	12,903,988	83.11	13,745,347	80.57	12,004,861	12,779,688	6.17	29.50
Common and preferred stock		10,564,520	63.53	10,111,476	65.12	10,799,946	63.31	9,349,756	9,583,567	4.48	29.16
Excess cost over fair value		51,272	0.31	51,272	0.33	51,272	0.30	51,272	38,810	0.00	32.11
Loans, advances, notes, and bonds		2,860,000	17.20	2,570,000	16.55	2,670,000	15.65	2,370,000	2,910,000	11.28	26.55
Other receivables		224,243	1.35	171,240	1.10	224,129	1.31	233,833	247,311	30.95	120.61
Investment in nonbank subsidiaries		176,210	1.06	167,628	1.08	172,774	1.01	163,007	182,941	5.12	-0.17
Common and preferred stock		176,210	1.06	167,628	1.08	172,774	1.01	163,007	174,558	5.12	13.97
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		-100.00
Other receivables		0	0	0	0	0	0	0	8,383		-100.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		113	0	99,664	0.64	113	0	112,089	0	-99.89	-89.73
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		2,255,130	13.56	1,993,581	12.84	2,515,960	14.75	2,559,133	866,834	13.12	256.94
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		4	0	4	0	4	0	4	4	0.00	0.00
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		496,694	2.99	362,425	2.33	625,369	3.67	1,047,531	518,464	37.05	-2.78
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		16,628,186	100.00	15,527,290	100.00	17,059,567	100.00	15,886,625	14,347,931	7.09	39.73
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		498,994	3	499,774	3.22	498,994	2.93	499,774	0	-0.16	
Borrowings with maturity over 1 year		2,493,016	14.99	1,996,398	12.86	2,492,675	14.61	1,996,149	2,011,322	24.88	66.63
Subordinated notes and debentures		1,098,596	6.61	1,098,330	7.07	1,098,536	6.44	1,098,271	1,098,018	0.02	46.83
Other liabilities		631,114	3.80	490,048	3.16	744,791	4.37	776,333	436,527	28.79	38.48
Balance due to subsidiaries and related institutions		448,532	2.70	563,084	3.63	536,315	3.14	425,140	293,781	-20.34	22.24
Total liabilities		5,170,252	31.09	4,647,634	29.93	5,371,311	31.49	4,795,667	3,839,648	11.24	68.57
Equity Capital		11,457,934	68.91	10,879,656	70.07	11,688,256	68.51	11,090,958	10,508,283	5.32	29.72
Perpetual preferred stock (income surplus)		884,860	5.32	884,860	5.70	884,860	5.19	1,273,408	882,010	0.00	127.74
Common stock		408,619	2.46	408,619	2.63	408,619	2.40	408,619	408,619	0.00	0.00
Common surplus		914,054	5.50	938,327	6.04	963,498	5.65	1,012,987	1,068,442	-2.59	-10.57
Retained earnings		12,415,674	74.67	11,828,051	76.18	12,207,688	71.56	11,656,707	10,776,756	4.97	47.90
Accumulated other comprehensive income		65,961	0.40	45,013	0.29	428,052	2.51	-194,613	-453,670	46.54	
Other equity capital components		-3,231,234	-19.43	-3,225,214	-20.77	-3,204,461	-18.78	-3,066,150	-2,173,874		
Total liabilities and equity capital		16,628,186	100.00	15,527,290	100.00	17,059,567	100.00	15,886,625	14,347,931	7.09	39.73
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		277,805	1.67	277,712	1.79	277,782	1.63	277,689	277,596	0.03	0.17
Notes payable to subsidiaries that issued TPS		269,469	1.62	269,379	1.73	269,447	1.58	269,357	269,267	0.03	0.17
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	13.01	12.54	58	13.37	3.93	98	10.81	7.29	79	14.02	9.68	89	15.22	10.40	89
Bank net income / Average equity investment in banks	14.31	12.55	66	14.76	4.73	94	11.76	7.45	82	15.03	10.51	87	16.19	11.19	87
Nonbank net income / Average equity investment in nonbanks	7.90	12.53	51	11.47	5.73	74	11.88	9.75	66	12.02	7.89	69	14.60	7.10	77
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	102.39	95.97	56	100.10	95.67	26	101.38	88.16	41	98.12	82.22	30	98.79	82.56	32
Nonbank net income / Parent net income	0.92	2.83	53	1.31	5.47	61	1.66	3.59	58	1.27	5.93	59	1.63	3.78	64
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	45.12	17.74	87	42.72	19.50	82	45.95	20.06	85	43.24	20.43	82	36.54	20.88	78
Total debt / Equity capital	35.70	11.90	87	33.04	13.54	81	34.99	14.41	82	32.41	14.31	78	29.59	14.69	78
Total debt + notes payable to subs that issued TPS / Equity capital	38.05	14.30	87	35.51	15.86	81	37.30	16.67	84	34.84	16.36	80	32.15	17.10	79
Total debt + Loans guaranteed for affiliate / Equity capital	35.70	12.02	87	33.04	13.93	81	34.99	14.68	82	32.41	14.56	78	29.59	15.14	78
Total debt / Equity capital – excess over fair value	35.86	12	87	33.20	13.68	81	35.15	14.52	82	32.56	14.51	78	29.70	14.81	78
Long-term debt / Equity capital	31.35	11.33	87	28.45	12.46	80	30.72	13.56	82	27.90	13.04	77	29.59	13.37	79
Short-term debt / Equity capital	4.36	0.52	90	4.59	0.88	86	4.27	0.77	87	4.51	1.02	84	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.45	0.10	89	0.47	0.10	87	0.44	0.08	89	0.46	0.12	88	0.37	0.12	86
Long-term debt / Consolidated long-term debt	91.25	35.48	93	74.71	27.67	87	87.79	34.67	92	67.45	28.44	83	91.42	28.63	94
Double Leverage															
Equity investment in subs / Equity capital	94.19	102.85	11	94.95	103.91	8	94.32	102.81	10	86.23	103.22	3	93.23	103.10	10
Total investment in subs / Equity capital	121.11	108.21	87	120.15	111.18	83	119.08	110.16	83	109.71	111.07	65	123.36	112.48	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.44	0.22	12	-0.38	1.22	14	-0.55	0.47	14	-1.02	0.36	5	-0.46	0.35	11
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	137.31	111.20	67	183.15	154.20	64	129.79	136.59	53	286.22	177.68	83	218.51	162.34	77
Cash from ops + noncash items + op expense / Op expense + dividend	130.05	98.58	64	547.65	176.81	93	223.11	147.24	83	281.11	190.27	80	228.59	174.91	76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-42.18	85.35	12	-207.50	90.08	4	96.72	134.08	26	333.28	116.34	97	76.38	103.19	25
Pretax operating income + interest expense / Interest expense	825.49	1,142.88	54	1,099.59	2,355.68	51	720.44	2,016.32	39	1,806.92	1,968.54	62	2,247.56	2,898.75	76
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	812.57	1,357.31	50	1,046.82	1,688.78	52	700.98	1,539.23	41	1,691.70	1,632.83	64	1,979.25	1,369.37	72
Dividends + interest from subsidiaries / Interest expense + dividends	130.14	117.86	61	175.04	186.57	62	122.71	150.43	46	293.14	210.80	77	239.40	188.90	73
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	23.16	33.13	50	18.86	20.55	72	27.04	35.64	64	32.16	57.11	66	33.54	33.93	71
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.84	3.97	82	8.77	2.60	84	11.34	3.85	85	12.29	2.64	89	8.93	2.61	84
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.28	1.80	63	0.28	3.20	60	0.27	2.66	61	0.33	5.62	58	0.19	5.50	49
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	81	0	0.08	75	0	0.08	77	0.01	0.19	73	0.07	0.21	84

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	69.23	74.87	48	52.44	61.08	50	73.76	81.10	53	30.10	57.84	26	40.65	57.26	32
Dividends declared / Net income	43.85	23.13	85	46.52	81.32	34	52.66	42.29	66	41.03	33.08	65	31.20	27.33	55
Net income – dividends / Average equity.....	7.30	9.52	34	7.15	0.55	89	5.12	4.14	64	8.26	6.46	74	10.47	7.33	85
Percent of Dividends Paid															
Dividends from bank subsidiaries	151.98	101.14	71	193.71	182.33	62	141.33	132.17	57	330.60	178.13	83	247.34	157.73	73
Dividends from nonbank subsidiaries	0.01	3.28	60	0.03	2.35	63	0.03	3.41	48	0.11	7.53	41	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	151.99	128.99	62	193.74	229.19	60	141.36	174.85	47	330.71	260.40	75	247.34	215.26	67
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	65.08	30.63	81	90.03	123.04	41	73.41	60.28	64	138.24	66.55	94	78.10	60.71	71
Interest income from bank subsidiaries.....	1.36	0.12	93	6.23	0.70	94	3.79	0.36	93	7.86	0.54	96	5.98	0.52	95
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	66.44	33.49	80	96.26	148.03	41	77.20	62.88	66	146.10	69.36	93	84.08	63.43	68
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.49	47.24	44	1.16	39.62	50	0.80	56.39	32	3.49	82.95	25	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	0.49	69.48	22	1.16	76.32	29	0.80	79.84	17	3.49	150.41	12	0	99.33	7
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	95.37	58.57	57	92.64	62.43	46	93.16	69.76	51	93.88	67.32	54	93.52	65.18	56
Interest income from bank subsidiaries.....	1.99	0.72	86	6.41	2.52	89	4.81	0.63	92	5.34	0.80	91	7.16	0.92	92
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	97.37	71.70	50	99.05	76.26	42	97.97	82.20	52	99.22	78.80	65	100.68	74.20	97
Dividends from nonbank subsidiaries	0.01	5.32	60	0.02	2.51	65	0.02	1.95	48	0.03	2.65	40	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.01	10.59	42	0.02	9.13	42	0.02	4.70	35	0.03	7.29	26	0	7.64	14
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	55.67	142.34	44	55.57	447.79	48	55.67	135.13	51	55.56	83.37	62		87.87	
Loans and advances from subsidiaries / Total debt	6.79	29.59	39	7.73	30.31	40	6.79	27.08	40	7.73	28.33	41	8.93	26.53	45